

IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

In re:	)	Case No. 17-20781-CMB
	)	
Karen L. Falenski	)	Chapter 13
Debtor	)	
	)	
The Money Source	)	
	)	
Movant,	)	
	)	
vs.	)	Document No. _____
	)	
Karen L. Falenski, Jason Trout and	)	
Ronda J. Winnecour, Chapter 13 Trustee	)	
Respondents.	)	
	)	

RESPONSE TO MOTION TO APPROVE MORTGAGE LOAN MODIFICATION

AND NOW, comes Debtor, Karen L. Falenski, by and through her counsel, Corey J. Sacca, Esquire and Bononi & Company, P.C. and files the within Response to Motion to Approve Mortgage Loan Modification and in support thereof avers as follows:

1. Debtor filed this chapter 13 case on March 1, 2017.
2. Movant, The Money Source, Inc., holds a first mortgage against Debtors' residence located at 633 Overhead Bridge Road, Youngwood, PA 15697.
3. Movant, offered a loan modification to Debtor and Debtor filed an Application for Approval of Mortgage Loan Modification on December 28, 2021 at Doc. No. 77.
4. A Default Order granting the Application for Approval was entered on January 20, 2022 at Doc. No. 82.
5. Debtor submitted all of the required documents and received court approval for the mortgage modification as offered by Movant.
6. It appears, based on the Application, filed by Movant, that the terms of the mortgage modification have been changed.

7. For example, the loan modification executed and approved by this Court in January 2022 had an interest rate of 3.25%. The rate in the mortgage modification, filed by Movant, has a rate of 3.75%.
8. Debtor seeks clarification with regard to the necessity of a subsequent Loan Modification.
9. Counsel and Debtor have provided requested documents to Movant with regard to title of the property and inquiries as to the filing of the authorized modification agreement.
10. To date, the prior modification approved by this Court, has not been filed with the Westmoreland County Recorder of Deeds.
11. Debtor Amended her chapter 13 Plan on January 27, 2022 and the plan was confirmed by Order dated March 10, 2022. This Amendment incorporated the approved mortgage modification.
12. Debtor wishes to accept the mortgage modification as approved by this Court on January 20, 2022.
13. Debtor does not believe it is necessary for any further approvals to be granted, as this Court has already approved the previous modification.
14. Any clerical errors on behalf of Movant should not prejudice Debtor with regard to her mortgage modification.
15. Debtor would ask that Movant be immediately instructed to record, with the Westmoreland County Recorder of Deeds the Mortgage Modification as approved by this Court's January 20, 2022 Order.
16. Movant provide Debtor an accounting of the mortgage balance since January 2022 to ensure that payments made by the Chapter 13 Trustee have been applied according to

the Mortgage Modification, as previously approved by the Court and incorporated in the January 27, 2022 Chapter 13 Plan of the Debtor.

WHEREFORE, Debtor respectfully requests that this Honorable Court enter the attached Order.

Dated: November 14, 2022

Respectfully submitted,

/s/ **Corey J. Sacca**  
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